

Queries and Answers

"Cast" or "Caste."
Editor of the Times-Dispatch:
Which is the correct way to designate a company of players? Is it "cast" or "caste"? I would be pleased to have your opinion.
H. S.
Cast is correct.

"If Chicago Were"
To the Editor of The Times-Dispatch:
Please answer whether the verb used in the following sentence is correct or not: "If Chicago were to turn right for the use of the subjunctive, as given, is correct."
J. P. R.

Warts on Scalp.
Editor of the Times-Dispatch:
Please let me know the best remedy for removing warts from the scalp and oblige an old subscriber.
J. P. R.

Two Pastor's Names.
How do Dr. Kerr and Rabbi Calisch pronounce their names?
Y. E. P.

How Pronounced.
Editor of the Times-Dispatch:
Please give through your Query Column the name of the girl whom Mr. Bishop was visiting when he shot Mr. Wilson and how it is pronounced.
P. E. R.

Bush, Va.
The name of the young woman was Lena Schulz—pronounced as if "Shults."

Mother and Child.
Editor of the Times-Dispatch:
If a man and his wife separate and the wife takes her infant child with her and entirely supports that child, unaided by her husband, for a year, at the end of that time, if he should bring suit for the child, would there be any likelihood of his getting possession of it?
"INQUIRER."

A Justice's Jurisdiction.
Cody, Va.
Editor of the Times-Dispatch:
I have a claim against a railway company for loss and damage to a shipment. They refuse to settle. Can I bring suit against them before a justice, or how will I have to proceed to compel them to settle this claim?
SUBSCRIBER.

Earth Quake of 1875.
Alexandria, Va.
Editor of the Times-Dispatch:
About December 22, 1875, during the night quite a severe earthquake shock was felt in Richmond and vicinity. Will you kindly refer to your files and give me the date and hour that this shock was felt and oblige.
C. H. THOMPSON.

Fourth of July Bonfires.
Editor of the Times-Dispatch:
Can the Mayor of the city prevent bonfires on July fourth. If so, much worry will be saved housekeepers if he gives notice before the barrel-stealing season begins.
S. M.

Penitentiary Sidewalk.
Editor of the Times-Dispatch:
Is the State or city responsible for the sidewalk around the penitentiary fence on Belvidere Street. Or is the other ought to be made to fix it.
S. M. JONES.

The Mount Airy School.
The Times-Dispatch was recently asked by a reader this question: "Will you kindly answer in your paper who is the principal of the Mount Airy (Pa.) school for deaf mutes? Also how long does it take to learn their system? And when does their term or class for learning start?"
The principal is A. L. B. Crouter. We are unable to give the other information asked for, but it could be had by writing to the principal.

Hood's Brigade.
Editor of the Times-Dispatch:
Please publish a song called Hood's Brigade.
NELLIE M.

Stony Creek, Va.
Who will furnish us a copy?
Editor of the Times-Dispatch:
Will you please publish a poem—I can give the title, but it begins with the word "somewhere" in it: "No country had a cause so grand; or cause so chief like I see."
J. C. P.

House Rent Question.
Kindly give me the law as to collecting house rent in the city of Richmond. Can I collect from a tenant by law after the said tenant has vacated the premises for thirty days?
J. H. C.

The Old Stone House.
Editor of the Times-Dispatch:
Could you answer me about the old stone house located about Nineteenth and Main Streets, Richmond. I would like to know who lived in it and what it is now used for.
SAMUEL COHEN.

Philadelphia.
The late Mr. Mordecai says in "Richmond in By-Gone Days," first edition, 1868, p. 53: "Among the most respectable residences in point of age and appearance, of which Richmond can boast, is

the old stone house of one story, on Main Street, which dates probably A. V. C.—and what is more remarkable has always been in the Ego family."
Mr. Mordecai lived in the last quarter of the Nineteenth century, and from his equivalent A. U. C. left the age of the venerable building in doubt. He does not say, as some others do, that it is the oldest, but among the most respectable in point of age and appearance. An old gentleman tells us that his father remembered the building of the house, and that the stones of its supporting walls were brought from the James River in the state of unburnt granite boulders. In the opinion of some there are as old, if not older houses, still standing upright in Richmond. Some of these carry an age from before that of either the town or city—they are of wood and of Dutch design.

2. The Egos, and subsequently their tenants, lived in the house. It is now used by respectable persons as a curiosity shop, and goes by the sign as "Washington's Headquarters," and as such, is misnamed.

Real Estate Notes and Culvert Tax.
Editor of the Times-Dispatch:
Will you please answer if a person buys a piece of property, paying one-third or one-half cash for it and pays 6 per cent. interest yearly until it amounts to the principal, will he still have to pay the interest yearly until the principal is paid?
Also, if there is a culvert tax, will the tax have to be paid until the culvert is paid for, if so the culvert will soon cost as much as the property cost.

A PURCHASER OF LAND pays any part of the purchase money in cash and gives notes or bonds for the deferred payments he will still owe the principal of his bonds or notes, notwithstanding he may have paid interest thereon to an amount equal to the principal.
A culvert tax is not a lien upon real estate, but an annually recurring tax which can be extinguished by paying an agreed sum in commutation of the annual tax.

Debt Due a Physician.
Editor of the Times-Dispatch:
Will you kindly answer the following questions:
1. My father died owing a doctor's bill of say \$10, and my mother is living and owes a doctor's bill of say \$10. Can the doctor obtain judgment and sell my father's land, and can he also sell my mother's life interest in it?
K. J.

Section 2600 of the Code of Virginia as amended by acts of 1895-6, page 283, gives first priority to the claim of a physician, not exceeding \$50, for services rendered during the last illness of decedent. If the physician should get a judgment against the estate it will stand on no different ground from any other judgment.

Acts of Assembly 1836-37.
Editor of the Times-Dispatch:
Will you please inform me where the Acts of the Virginia Assembly passed at the sessions 1836-37, 1837-38 can be seen? They are not contained in Henning's Statutes at Large.
Very Respectfully,
B.

The only evidence extant that there were any acts during the period named is the fact that subsequent statutes repealed certain acts then passed.

The records from the "Colonial Records Office" of England, in the State Library, make no mention of legislation in those years, and it is believed by the best informed antiquarians that there is no record extant.

The Three Balls and Barbers.
Editor of the Times-Dispatch:
1. What is the origin and history of the three balls which one sees hanging in front of all pawn-shops; also (2) what is the history and origin of the barber's pole (red, white and blue) used by all barbers as a sign?
READER.

Norfolk.
1. The spiral red stripe on a barber's pole is said to symbolize the winding of a ribbon or bandage around the arm of a patient, upon whom the barber had operated in the capacity of surgeon. In former times, when the operation of bleeding was extensively practiced, blood-letting formed a part of the duties of a barber.

2. It is generally held that the three golden balls used by pawnbrokers as a sign were adopted from the armorial bearings of the Medici family, of Italy, by the Lombard merchants, among whom were several representatives of that family. This sign was used in London in very early times by some of those merchants who had emigrated from Italy and established the first money-lending establishments in England.

Notice to Correspondents.
No notice will be taken of anonymous communications.
In answering queries, our first attention will be given to the letters of those who have furnished us with the rule of our, and afterwards wonder why their queries are not answered.
This column is not an advertising medium. No query will receive attention, the answer to which will necessitate the advertising of any person's business or wares. Nor will we permit any queries to be published, which contain attacks, either openly or disguised, upon any one.
Nor will any attention be given to long "strings" of questions. Every week number of correspondents ignore the rule of our, and afterwards wonder why their queries are not answered.
Many queries are not answered because similar ones have been recently answered. We are overwhelmed with queries as to the addresses of millionaire philanthropists, and cannot undertake to answer them.
We are frequently called upon to republish poems and songs, but we will not undertake to do so, except where the poet has written for the Times-Dispatch, and we are not of easy access to the average reader.
Address Query Editor, Times-Dispatch Office, Richmond, Va.
N. B.—We do not read unsigned letters.

REPAIRS NOW COMPLETED

Market St. Methodist Church In Petersburg Remodeled.

WILL BE OPENED TO-DAY

The Dimensions of the New Auditorium Borrowed From Those of Solomon's Temple—List of Pastors Who Have Served the Church.

(Special to The Times-Dispatch.)
PETERSBURG, Va., March 14.—The auditorium of Market Street Methodist Church, which has been closed for six months undergoing extensive repairs, will be reopened to-morrow with the exception of the dimensions of the rooms, which were modeled in their ratio to each other after Solomon's Temple. It will present a new and changed appearance to the worshippers. The building committee, composed of Messrs. Augustus Wright, W. T. Parham, Chester Sheekherd, C. M. Brister, Robert De Haven and William Lewis with the pastor, Rev. S. C. Hatcher, and Major Walte, as architect, have not spared time or expense to make it in every respect a modern and attractive house. The pastor and congregation are delighted with the results of their labors, and to-morrow will be a day of great rejoicing with them.

An attractive musical program has been arranged for both services. Dr. H. E. Johnson, of Richmond, will preach the sermon of the occasion, and many people will be received into church membership.

In 1857 Rev. John E. Edwards, D. D., feeling that on account of the growth of Methodism in Petersburg there was a need for another church, and being supported by many of the most influential citizens of the community, began the erection of Market Street church with Dr. N. F. Rivers, Dr. S. M. Shepherd, Dr. J. H. Claiborne, Messrs. Peter F. Cogbill, E. P. Wash, William Browne, John Hawkins and Dr. A. J. Paul as trustees.

The building was dedicated by Bishop Lovick Pierce in 1859 by Rev. J. E. Edwards, D. D., as first pastor, to whose untiring efforts much of the success of the enterprise was due. Mr. John P. Branch was added to the board of trustees in 1860.

This building was remodeled under the ministry of Dr. Edwards during his second pastorate, and the Sunday-school made one of the prettiest in the conference under the faithful leadership of Rev. Herbert M. Hope.

The following have been the pastors of the church: Rev. J. B. Edwards, D. D.; Rev. R. N. Stodd, D. D.; Rev. J. A. Proctor, D. D.; Rev. J. C. Martin, Rev. J. C. Granberry, D. D.; Rev. George W. Laughan, Rev. J. Powell Garland, D. D.; Rev. J. W. Hledge, Rev. J. P. Twitty, Rev. H. C. Chastain, Rev. H. M. Hope, Rev. R. T. Wilson, D. D.; Rev. W. W. Lear, D. D.; Rev. S. A. Steele, D. D.; and Rev. S. C. Hatcher, who is still serving his second year as pastor.

Having been assigned to the work by Bishop Duncan in November, 1901, Mr. Hatcher has done a splendid work at this church, and is one of the most popular ministers in Petersburg. His has in character and his sermons are always well prepared and effectively delivered.

The congregation is justly proud of the completion of the improvements which have made the auditorium one of the handsomest in the city.

The church is well and beautifully located, and its congregation numbered many of the most influential Methodists in the city.

Leo Statue at Washington.
We embraced the opportunity after the General got through with Jamestown to ask him what he thought about placing the Leo statue in Washington. "Oh," said the General, "I do not know that I ought to say anything about that, but still I see no harm in stating that I think it would have been wiser not to have taken the matter up at this time, but as it has been done, I endorse the action of the people of the hostile fire."

"The people of the North seem to be divided into three classes:
First—The generous, broad-minded men and women, who know that war is long over, and know, too, that it is perfectly natural in Virginians to honor and respect the memory of great citizens and soldiers."
Second—A large number, who are indifferent and do not care one way or the other, and are not disposed to interfere with a matter that belongs exclusively to Virginia.

Third—A class who make the noise and lead in the public prints—some of whom are search-lights, if turned upon their past military records, would show that they were practically invisible in war and are trying to appear to be invincible in peace. I am informed that the United States Government paid \$2,000 to the artist, or his heirs, for the statue of Washington, now in Statue Hall at Washington. It is a plaster cast of the "Houdon" statue in the Capitol here. If Virginia had anything to do with it she would never have presented such a cheap work to the general government. The Statue of Liberty, under the act of 1854, has two vacant places to fill, I would like to see her give an order through her representatives for a splendid bronze statue of the great Washington, and as it has been decided by the Legislature that General Robert E. Lee should be the other, let an order go forth for another statue similar in all respects to the Washington statue. It will take some years to complete them, but when it is done she could present these twin statues together at the same time to the government of the United States.

One of them would be a good specimen of a successful "rebel," while the other might pass as a good representation of an unsuccessful "rebel," who had acquired in the results of the war and for five years after its termination had, by his wonderful influence and great examination, done all that a peaceful law-abiding citizen could do to promote the glory and growth of a reunited country, while for thirty-two years prior to the war, namely, from the date of his graduation at West Point to the period of the Civil War, he had made a favorable record for attention to the interests of the United States confined to him in peace and a favorable record upon the battlefields of Mexico in war.

SINCE THE WAR

"Famous Prescription 100,384"
NOW OVER 40 YEARS—AND LIKELY TO REMAIN THE ONLY REAL CURE FOR RHEUMATISM AND ITS BLOOD RELATIONS.

At druggists, the Bottle, Postal brings booklet, W. H. MULLER, University Place, New York.

Excelsior Face and Foot Powder

INSTANTANEOUS PATENT-LEATHER POLISH.

International Manufacturing Co., Geo. H. Burgess, Com'l Agt., 115 W. Cary St., City.

RAILROADS.

R. F. & P. Richmond, Fredericksburg & Potomac R. R.
Trains Leave Richmond—Northward.
4:15 A. M., daily, Byrd St. Through.
6:15 A. M., daily, Main St. Through.
8:15 A. M., daily, Main St. Through All Pullman Cars.
6:55 A. M., except Monday, Byrd St. Through.
7:15 P. M., week days, Elba, Ashland accommodation.
8:15 P. M., Sunday only, Byrd St. Through.
8:40 A. M., week days, Byrd St. Through.
12:30 noon, week days, Byrd St. Through.
1:40 P. M., week days, Byrd St. Through.
5:05 P. M., daily, Main St. Through.
6:15 P. M., week days, Elba, Ashland accommodation.
8:05 P. M., daily, Byrd St. Through.
11:30 P. M., week days, Elba, Ashland accommodation.
8:00 A. M., daily, Byrd St. Through.
8:25 P. M., week days, Byrd St. Through.
12:05 P. M., week days, Byrd St. Through.
2:15 P. M., daily, Main St. Through.
3:00 P. M., week days, Elba, Ashland accommodation.
4:00 P. M., daily, Byrd St. Through.
9:00 P. M., daily, Byrd St. Through.
10:25 P. M., daily, Main St. Through All Pullman Cars.
11:50 P. M., week days, Elba, Ashland accommodation.
11:40 P. M., week days, Byrd St. Through.
12:10 P. M., daily, Main St. Through.
Note—Pullman Sleeping or Chair Cars on the Richmond Express to Savannah, Jacksonville, Atlanta and Southwest.
W. D. DUKE, C. W. CULP, W. P. TAYLOR, Gen'l Mgrs. Asst. Gen'l Mgr. Traf. Mgr.

Chesapeake & Ohio Ry.

2 Hours and 25 Minutes to Norfolk.
LEAVE RICHMOND—EASTBOUND.
7:45 A. M.—Week days—local to Newport.
9:00 A. M.—Daily—Limited—Arrives Williamsburg 9:55 A. M., Old Point 11:00 A. M., Norfolk 11:45 A. M.
4:00 P. M.—Week days—Special—Arrives Williamsburg 4:35 P. M., Old Point 5:30 P. M., Norfolk 6:15 P. M.
6:00 P. M.—Daily—Local to Old Point.
MAIN LINE—WESTBOUND.
10:10 P. M.—Daily—Special to Cincinnati, Louisville, St. Louis and Chicago.
10:15 P. M.—Week days—Local to Dowell.
6:15 P. M.—Daily—Limited to Cincinnati, Louisville, St. Louis and Chicago.
10:20 A. M.—Daily—Express to Lynchburg, Clifton Forge and principal stations.
5:15 P. M.—Daily—Local to Clifton Forge and principal stations.
C. E. DOYLE, W. O. WARTHEM, Gen'l Manager, Dist. Pass. Agt.

SOUTHERN RAILWAY.

SCHEDULE IN EFFECT FEB. 22, 1903.
TRAINS LEAVE RICHMOND.
7:00 A. M.—Daily, Local for Charlotte, Raleigh, Durham, Greensboro, Winston-Salem, and all the South.
9:00 A. M.—Ex. Sunday, Keyville Local.
11:05 P. M.—Daily, Limited, Pullman ready 9:30 A. M. for all the South.
NORFOLK RIVER LINE.
The favorite route to Baltimore and eastern points. Leave Richmond 7:45 A. M., 1:45 P. M., and 5:00 P. M.—Except Sunday. Local mixed for West Point.
7:15 P. M.—Monday, Wednesday and Friday for West Point.
4:30 P. M.—Except Sunday. For West Point, Baltimore and New York.
BALTIMORE AND NEW YORK.
Leave Richmond 7:45 A. M., 1:45 P. M., and 5:00 P. M.—From all the South.
3:25 P. M.—From Keyville.
4:15 A. M.—Baltimore and West Point.
5:15 P. M.—From West Point.
C. C. ACKERT, S. H. HARDWICK, G. P. A., C. W. WESTBURY, P. A., Richmond, Va.

ATLANTIC COAST LINE

TRAINS LEAVE RICHMOND DAILY—BYRD-STREET STATION.
8:30 A. M. To all points South.
12:30 P. M. Petersburg and Norfolk.
12:30 P. M. Petersburg and N. & W. West.
3:00 P. M. Petersburg and Norfolk.
6:55 P. M. Petersburg Local.
6:55 P. M. To points South.
12:30 P. M. Petersburg and N. & W. West.
11:30 P. M. Petersburg Local.
11:30 P. M. "Florida Special."
12:30 P. M. "Florida Special."
4:07 A. M., 10:40 A. M., 7:35 A. M., 10:40 A. M., 11:40 A. M., 11:42 A. M., 2:00 P. M., 6:15 P. M., 11:45 P. M., 1:55 P. M., 5:55 P. M., 11:45 P. M.—Except Sunday.
E. S. CAMPBELL, Div. Pass. Agt.
W. J. CRAIG, Gen. Pass. Agt.

N. & W. Norfolk and Western

LEAVE RICHMOND DAILY.
3:00 A. M. TO ALL PORTS LIMITED. Arrives Norfolk 11:30 A. M. Stops only at Petersburg, Norfolk and New York. CHICAGO EXPRESS. Buffet Parlor Car. Petersburg to Lynchburg and Roanoke. Pullman Express to Norfolk, Bluefield, to Cincinnati; also Roanoke to Knoxville, and Knoxville to Chattanooga and Memphis.
6:55 P. M. ROANOKE EXPRESS for Farmville, Lynchburg and Roanoke.
3:30 P. M. COCAH SHORT LIMITED. Arrives Norfolk 6:50 P. M. Stops only at Petersburg, Waverly and Suffolk. Connects with steamers to Beaufort and Washington.
6:55 P. M. For Norfolk and all stations east of Norfolk.
8:35 P. M. NEW ORLEANS SHORT LINE. Pullman Sleeper. Richmond to Norfolk, Norfolk to New Orleans, Lynchburg to Chattanooga, Memphis and New Orleans. Cafe Dining car.
2:00 P. M. and 8:55 P. M. from Norfolk 11:30 A. M., 11:40 A. M. and 4:50 P. M.
C. B. BEVILL, C. H. HOSLEY, Gen. Pass. Agent, Dis. Pass. Agent.

RAILROADS.

SEABOARD
AIR LINE RAILWAY
TRAINS LEAVE RICHMOND—DAILY.
10:25 P. M. Seaboard Florida Limited to St. Petersburg, Jacksonville, Tampa and Orlando.
12:30 A. M. Seaboard Mail to Savannah, Jacksonville, Atlanta and Southwest.
12:30 A. M. Seaboard Express to Savannah, Jacksonville, Atlanta and Southwest.
1:40 P. M. Local for Norfolk and Hamlet.
TRAINS ARRIVE RICHMOND—DAILY.
6:40 A. M. No. 4, from Florida, Atlanta and Southwest.
6:40 A. M. No. 6, from Florida, Atlanta and Southwest.
4:55 P. M. Local for Norfolk and Hamlet.
5:45 P. M. CITY TICKET OFFICE.
1000 East Main St.
*Phone 405.

RICHMOND AND PETERSBURG ELECTRIC RAILWAY.

Beginning April 1st, 1902.
Cars leave corner Ferry and Seventh Streets, Manchester, every hour (on the hour) from 6 A. M. to 10 P. M.; last car 11:50 P. M.
Cars leave Petersburg, foot of Sycamore Street, every hour from 6:30 A. M. to 10:30 P. M.

FRIDAY AND SUNDAY SPECIALS AND EXCURSIONS.

10 CENTS—ROUND TRIP—40 CENTS.

STEAMBOATS.

BAY LINE TO BALTIMORE

Via C. & O. Railway and Old Point.
U. S. MAILROUTE.
Leave Richmond via Chesapeake and Ohio Railway daily, except Sunday, at 4 P. M., connecting at Old Point with the steamer of the Old Bay Line, leaving at 7:15 P. M., arriving Baltimore 6:30 A. M. in time to make connection with all trains to East and West. Short rail ride and all night on one of the finest steamers in Southern water. Returning, arrive Richmond 10 A. M., daily, except Monday.
Tickets and general information apply at general offices Chesapeake and Ohio Railway, Richmond, Transfer Company and 1000 East Main Street.

American Line.

NEW YORK, SOUTHAMPTON, LONDON
Sailing Wednesdays, 1903.
St. Paul, March 15, St. Paul, April 8, Philadelphia, April 1, New York, April 15.
Red Star Line.
NEW YORK—ANTWERP—PARIS.
Sailing Saturday at 10 A. M.
Vaderland, March 21, Southwark, April 4, Kensington, March 23, Kronland, April 11, Piers 14 and 15, North River.
Office, 73 Broadway, New York.
W. B. PALMER & CO.

OLD DOMINION STEAMSHIP CO.

Night Line for Norfolk
Leave Richmond daily at 7 P. M., stopping at Newport News in both directions. Daily except Sunday. For C. & O. R. R. P. M. by N. & W. Railway; and all lines connect at Norfolk with direct steamers for New York, sailing daily except Sunday.
Steamers sail from company's wharf (foot of Ash Street) Rocketts.
H. B. WALKER, Traf. Mgr., New York.
JOHN J. WALKER, Agent, Richmond, Va.
1212 East Main Street, Richmond, Va.

VIRGINIA NAVIGATION COMPANY.

JAMES RIVER DAY LINE.
Steamer POCAHONTAS leaves MONDAY, WEDNESDAY and FRIDAY at 7 A. M. for Norfolk, Portsmouth, Old Point, Newport News, Clarendon and James River landings, and connecting at Old Point for Washington, Baltimore and the North. Make room reservations for the night at moderate prices. Electric cars direct to wharf. Fare only \$1.50 and \$1 to Norfolk. Mugs by Grand Old Dominion. Freight received for above-named places and all points in Eastern Virginia and North Carolina. IRVIN WEISBERG, General Manager.
E. A. Barber, Jr., Secretary.

Merchants and Miners Transportation Company.

Steamship Line. Direct Route to Boston, Mass., and Providence, R. I.
Steamers leave Norfolk for Boston Tuesday, Wednesday, Friday and Sunday. For Providence Monday, Thursday and Saturday. P. M. Accommodations and cuisine unsurpassed. Passengers and freight taken for all New England points. Tickets on sale at Chesapeake and Ohio, Norfolk and Western Railway offices and No. 819 East Main Street.

Glyde Steamship Co.'s

PHILADELPHIA, RICHMOND AND NORFOLK STEAMSHIP LINE.
Appointed sailing days: Every TUESDAY, FRIDAY and SUNDAY, at daylight. Freight received daily till 6 P. M.

All other items, viz: Postage, \$18,640.64; telegrams and telephone, \$1,212.08; directors, \$5,455; internal revenue, \$29; miscell., \$10,807.80; profit and loss (accounts uncollectible, \$318.84).	25,888.74
Total miscellaneous expenses	448,440.06
Total disbursements	794,764.96
Balance	\$1,880,000.17

ASSETS.	
Book value of real estate	\$ 5,000.00
Loans on mortgage on real estate	1,187,700.00
Book value on loan and stocks owned absolutely	16,355.48
Cash in company's office	168,348.48
Cash deposited in banks	168,348.48
Agents' debit balance	712.78
Aggregate amount of all assets of the company stated at their actual value	\$1,880,000.17

NON-LEDGER ASSETS.	
Interest accrued on bonds and stocks	\$ 5,000.00
Gross premiums, less commissions not over three months due, in course of collection	\$1,470,844.51
Deduct agents' debit balance unsecured	\$1,470,844.51
Total	\$1,470,844.51

NON-LEDGER LIABILITIES.	
Known or reported profit not filed	\$10,152.00
Accident	\$10,152.00
Health	\$10,152.00
Employees' liability	\$10,152.00
Net amounts of unpaid claim account	\$40,882.00
Aggregate of unpaid claims and expenses	\$110,152.00

BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR.	
Risks Written	Premiums Received
\$14,002.00	\$1,412.25
14,002.00	1,412.25
12,202.13	1,220.23
100,000.00	10,000.00
8,000.00	800.00
Aggregate	\$22,002.00

CAPITAL.	
Amount of capital paid up in cash	\$500,000.00
Amount of net ledger assets, December 31st of previous year	\$500,000.00
Increase of capital during 1902	\$1,451,838.76
Extended at	\$1,451,838.76

INCOME DURING THE YEAR.	
Gross premiums unearned, December 31st, last year	\$44,880.00
Gross premiums on risks written and renewed during the year	1,477,803.62
Total	\$1,522,683.62
Deduct gross premiums in course of collection at this date	98,888.00
Net premiums collected during the year	\$1,423,795.62
Deduct cancelled collection, rebate and return premiums	29,518.18
Net cash actually received for premiums (carried out)	\$1,394,277.44
Interest and dividends on stocks and bonds	15,854.99
Accounts owned purchased on payment of interest	150,000.00
Premium received on \$500,000 increased capital stock	\$1,571,855.74
Total income actually received during the year in cash	\$3,022,194.50

DISBURSEMENTS DURING THE YEAR.	
Gross amount paid for losses	\$ 56,000.00
To stockholders for interest or dividends	375,438.10
Salaries, traveling and all expenses of agents and agencies not on and on mission account	1,477,803.62
Salaries and all other compensation of officers, \$27,000; and home office employees, \$14,510.70	41,510.70
Taxes on premiums, \$14,440.35; taxes on franchise, \$300; insurance department fees and agents' licenses, \$2,172.34; municipal licenses, \$425.76	17,347.44
Legal expenses	16,019.70
Advertising, \$22,020.72 and general printing, \$8,653.10	30,673.82
All other items	27,553.39
Total miscellaneous expenses	\$22,045.51
Total disbursements	\$1,253,207.75
Balance	\$1,768,986.75